EXHIBIT B

As-filed Figures of "071 Application (5 pages)

364 401

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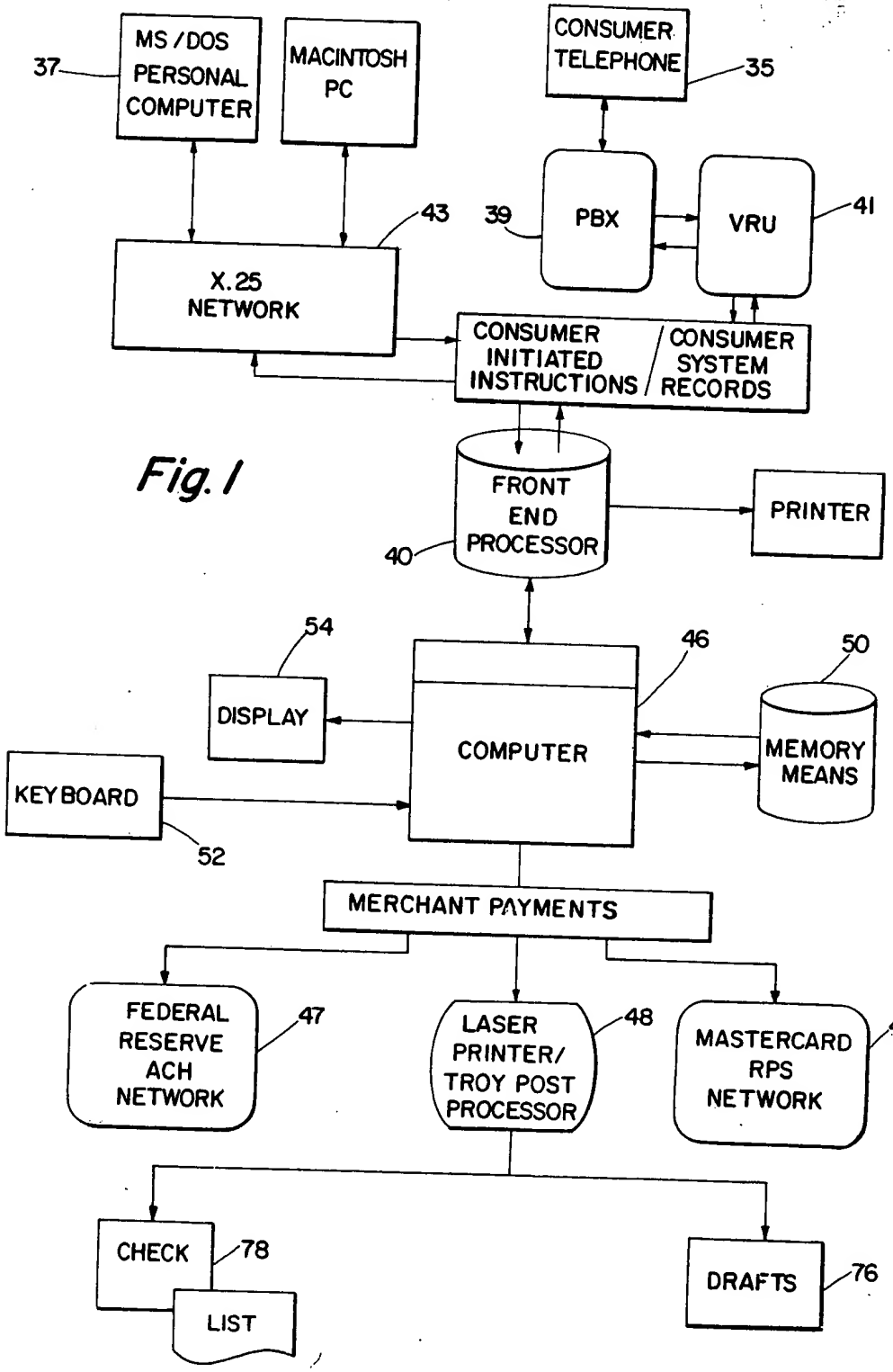


Fig. 1

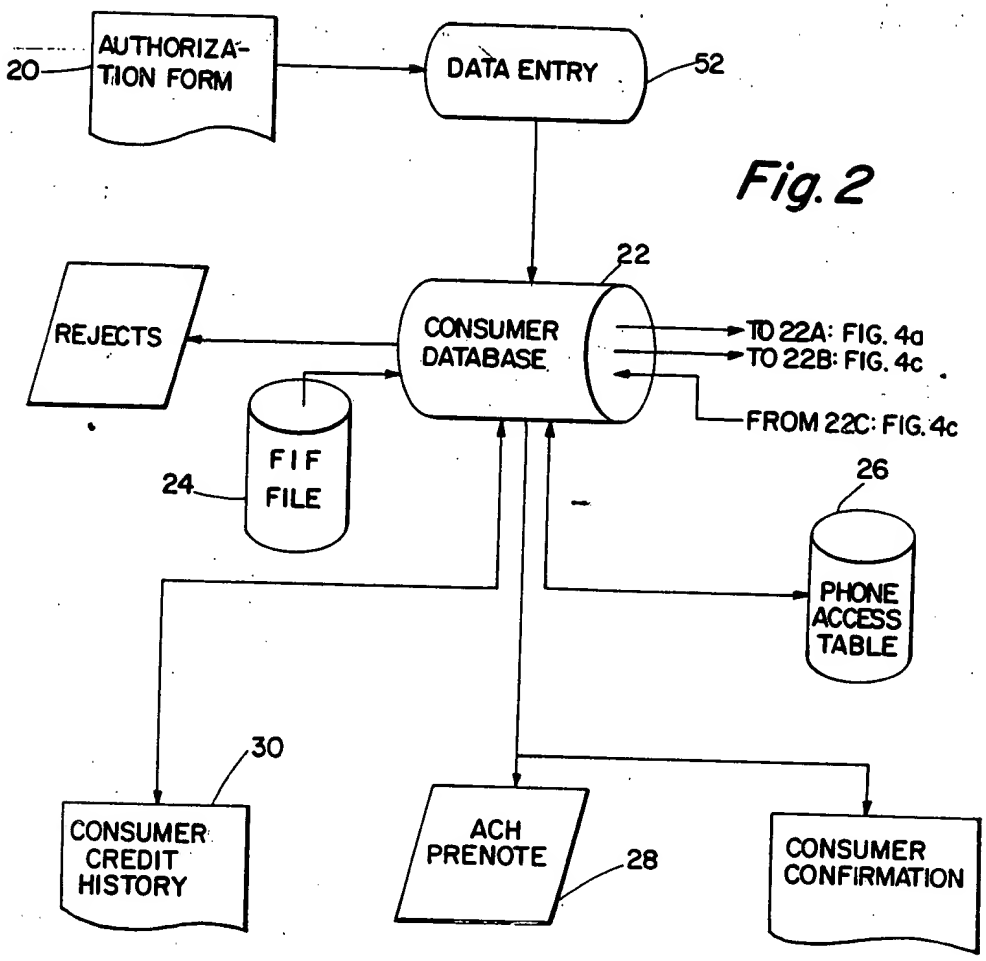


Fig. 2

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER ******30.00

08/14/91 JOSEPH P. SMITH MERCH. ACC'T NO.* 6415-2760-6006-6429

JOSEPH P. SMITH
123 MAIN STREET
COPPERVILLE, TX 75034
ACCOUNT# 6415-2760-6006-6429

SERVICE PROVIDER
(PHONE NO.)
P.O. BOX 789 COLUMBUS, OH 43299

SERVICE PROVIDER
OR
PAY TO THE ORDER OF ABC CREDIT SERVICES
DEPARTMENT 6500
SUNBURN, CA 90276-0015

*******30.00**

VALID CHECK. PLEASE CASH OR DEPOSIT
SIGNATURE ON FILE

SMITH NATIONAL

⑈003593⑈ ⑆112903643 ⑆0009606452⑈

80

Fig. 5

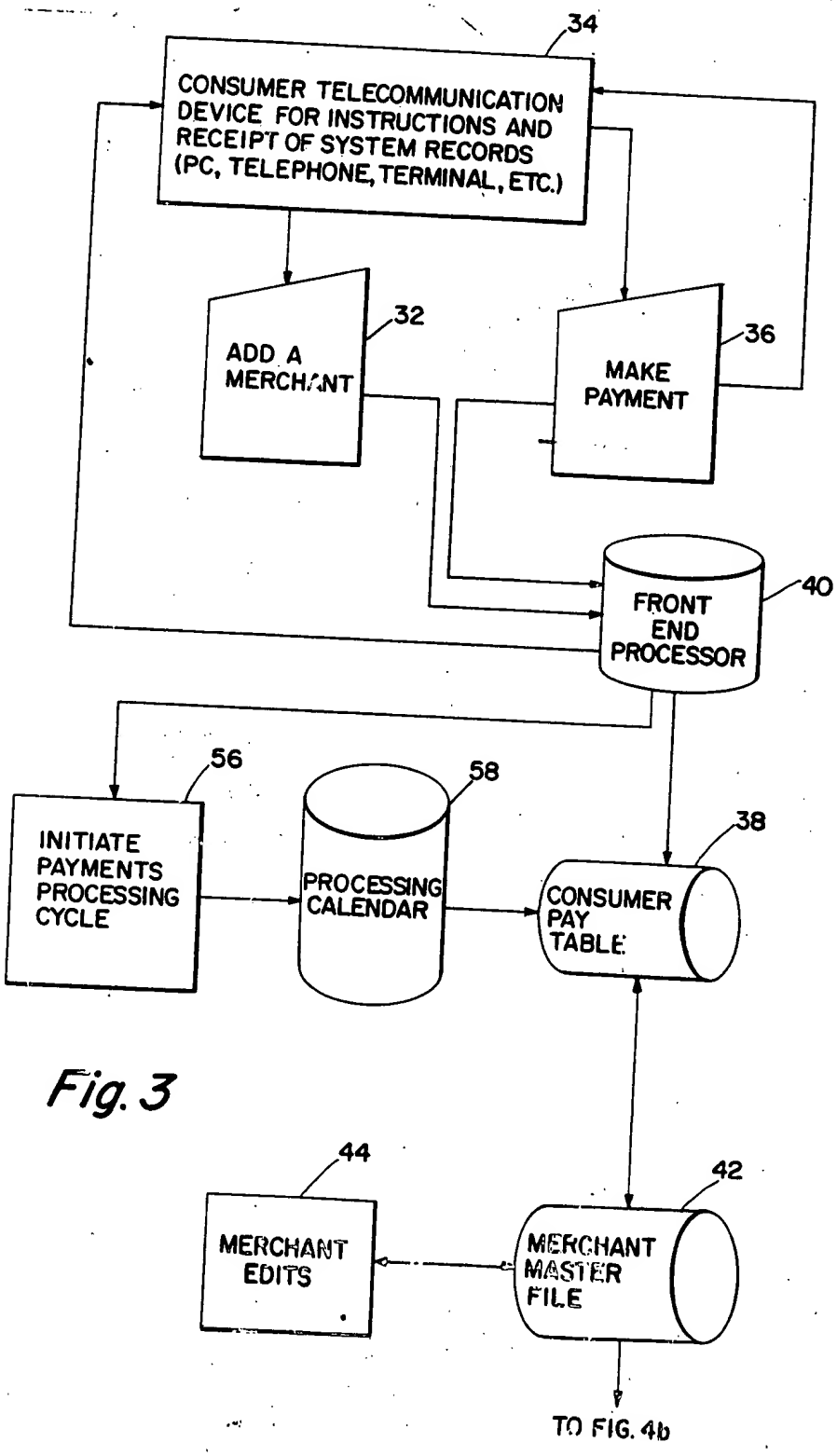

34
CONSUMER TELECOMMUNICATION DEVICE FOR INSTRUCTIONS AND RECEIPT OF SYSTEM RECORDS (PC, TELEPHONE, TERMINAL, ETC.)
32
ADD A MERCHANT
36
MAKE PAYMENT
40
FRONT END PROCESSOR
56
INITIATE PAYMENTS PROCESSING CYCLE
58
PROCESSING CALENDAR
38
CONSUMER PAY TABLE
44
MERCHANT EDITS
42
MERCHANT MASTER FILE
TO FIG. 4b

Fig. 3

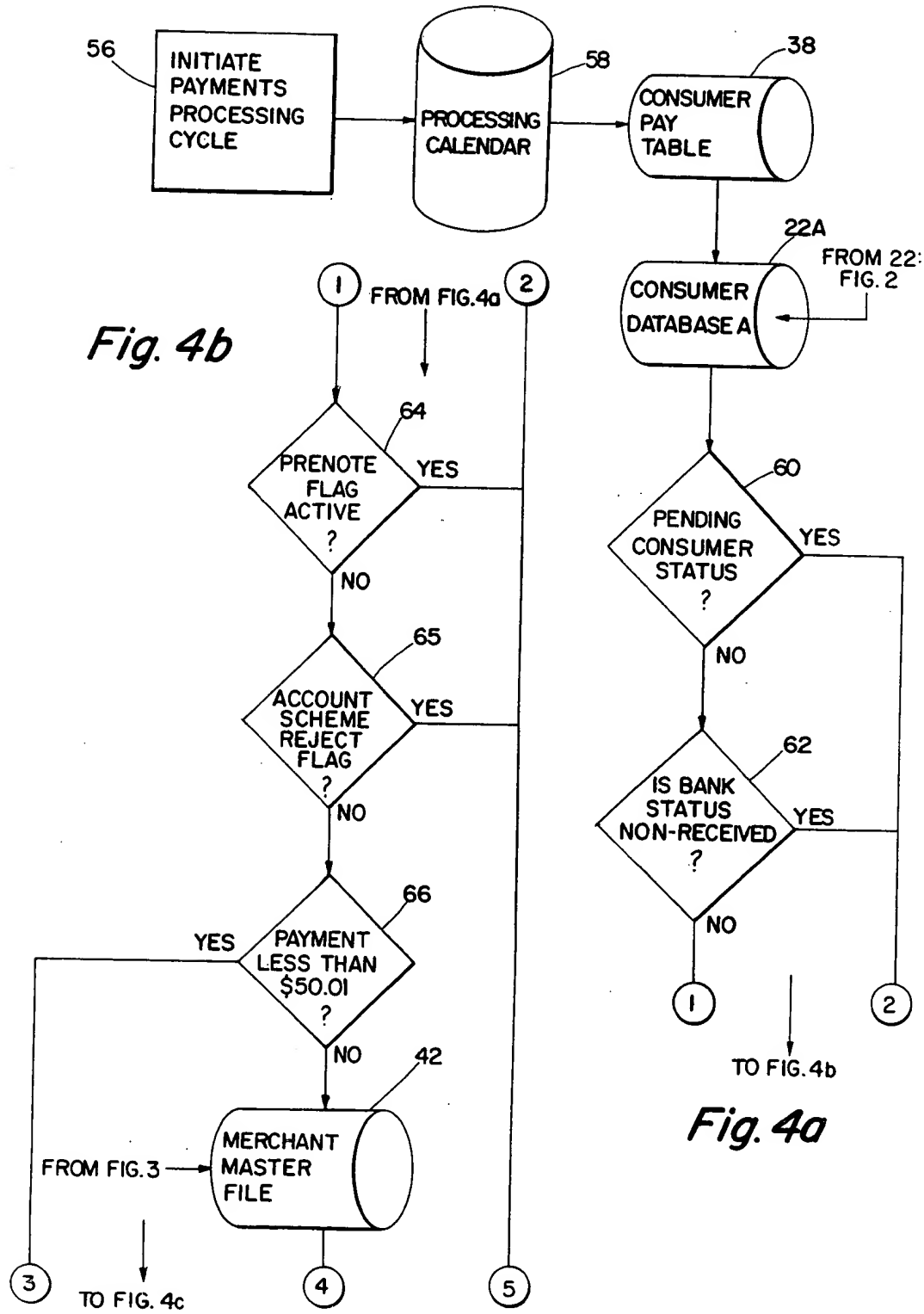
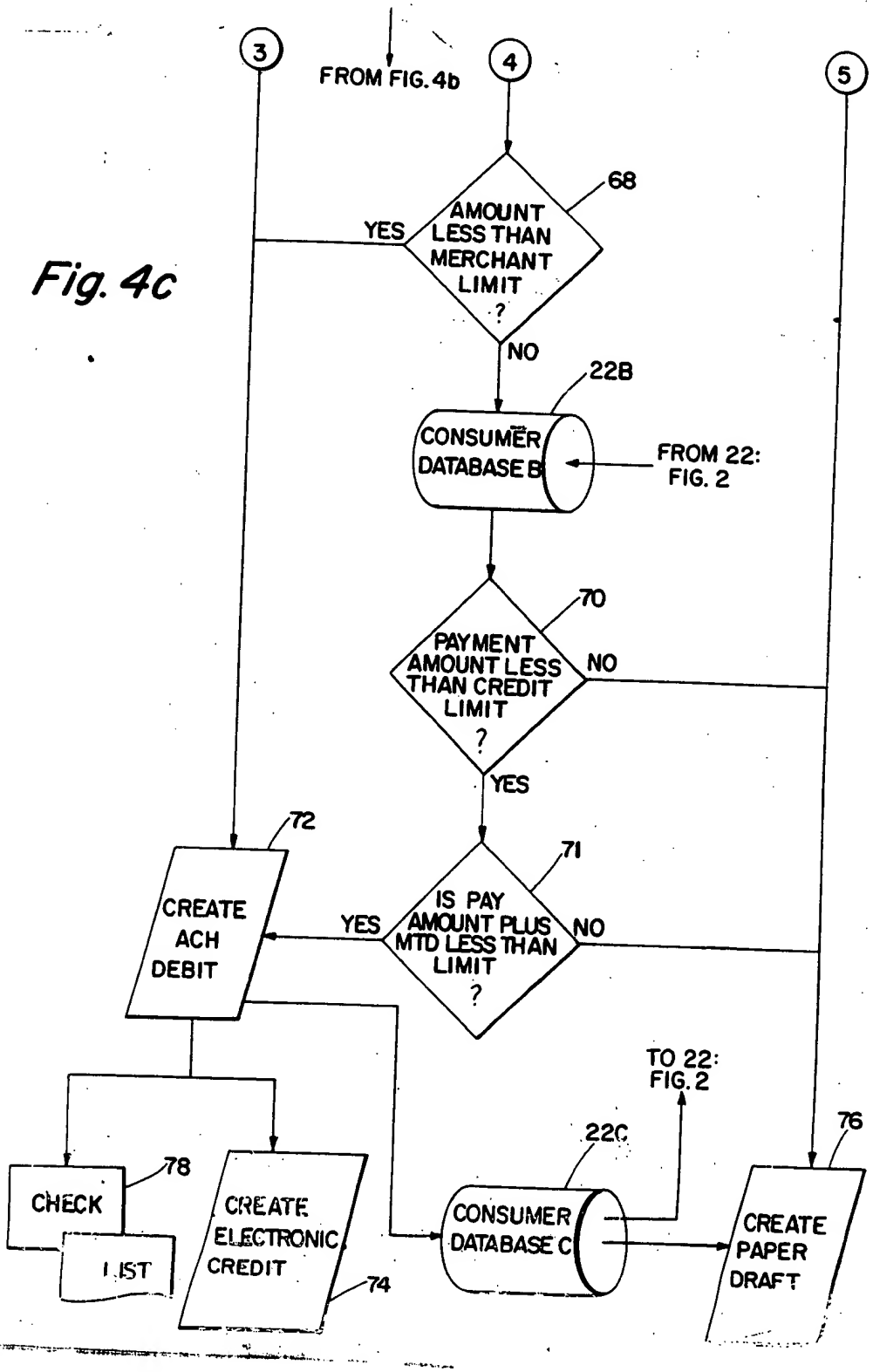

56
INITIATE PAYMENTS PROCESSING CYCLE
58
PROCESSING CALENDAR
38
CONSUMER PAY TABLE
22A
FROM 22: FIG. 2
CONSUMER DATABASE A
60
PENDING CONSUMER STATUS ?
YES
NO
62
IS BANK STATUS NON-RECEIVED ?
YES
NO
1
2
TO FIG. 4b
Fig. 4a
1
FROM FIG. 4a
2
Fig. 4b
64
PRENOTE FLAG ACTIVE ?
YES
NO
65
ACCOUNT SCHEME REJECT FLAG ?
YES
NO
66
PAYMENT LESS THAN $50.01 ?
YES
NO
42
FROM FIG. 3
MERCHANT MASTER FILE
3
TO FIG. 4c
4
5

Fig. 4c


3
FROM FIG. 4b
4
5
AMOUNT LESS THAN MERCHANT LIMIT ?
68
YES
NO
22B
CONSUMER DATABASE B
FROM 22: FIG. 2
PAYMENT AMOUNT LESS THAN CREDIT LIMIT ?
70
NO
YES
72
CREATE ACH DEBIT
IS PAY AMOUNT PLUS MTD LESS THAN LIMIT ?
71
YES
NO
TO 22: FIG. 2
22C
76
CHECK
78
LIST
CREATE ELECTRONIC CREDIT
74
CONSUMER DATABASE C
CREATE PAPER DRAFT